



In Re:

Frank & Condly Torres

Case No.: 18-24172-JNP

Adv. No.:

Hearing Date: 10/9/2018

Order Filed on October 9, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

ORDER REGARDING REAFFIRMATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through 2 is hereby
ORDERED.

DATED: October 9, 2018



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

The Reaffirmation Agreement

between the Debtor(s) and Nissan Motor

Acceptance Corp. is:

(Creditor)

_____ Approved

X Disapproved.

However, the Court finds and concludes that the Debtor(s) has fully complied with deadlines of 11 U.S.C. Sections 521(a)(2), 521(a)(6) and 362(h). Accordingly, Creditor must seek further order of this Court in order to exercise any remedies under the subject installment agreement with respect to any pre-petition non-monetary defaults thereunder.

IT IS FURTHER ORDERED that in accordance with D.N.J. LBR 4001-2:

A secured creditor does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the debtor:

- (1) _____ a regular monthly statement or payment coupon;
- (2) _____ a reminder statement which is informational only and does not demand payment;
- (3) _____ a notice of the status of an escrow account, including a notice regarding calculation of a new monthly payment based on a change in the property tax or insurance premium; or
- (4) _____ a notice of an adjustment to a variable rate monthly mortgage payment resulting from a change in the interest rate.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Frank Torres
Cindy Torres
Debtors

Case No. 18-24172-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2018.

db/jdb +Frank Torres, Cindy Torres, 7925 Holman Avenue, Pennsauken, NJ 08110-2423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2018 at the address(es) listed below:

Ashley M Sullivan on behalf of Joint Debtor Cindy Torres asullivan@freedmanlorry.com,
hbanks@freedmanlorry.com

Ashley M Sullivan on behalf of Debtor Frank Torres asullivan@freedmanlorry.com,
hbanks@freedmanlorry.com

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com

Rebecca Ann Solarz on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage
Servicing rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5